

VADA endorses Zurich's F&I income development program, our preferred F&I Partner Program

Through Zurich's exclusive Streamlined Selling System[®] our Elite Performance dealership customers earned an average F&I profit of \$864 per vehicle sold—with our top 20% **earning an average of \$1,208***.

Many of Virginia's Automobile Dealer Association members have put their trust in Zurich's F&I income development program for their dealership. If you are not currently one of these members working with Zurich for your F&I business, have you ever considered how Zurich's F&I team can be a valuable resource for your company's bottom-line? Thousands of dealerships across the country offer Zurich's F&I products to their customers. The extensive training and support provided by Zurich F&I specialists, in combination with Zurich's proprietary Streamlined Selling System[®] and online tools, helps these dealerships realize increased F&I profits and customer loyalty. And, they rest easy knowing the products they offer to their customers are backed by the strength and stability of Zurich, rated A♦ (stable) by AM Best.

When you offer Zurich F&I products in your dealership, your operation and staff can benefit from Zurich's proven sales tools, techniques and unparalleled customer support – giving you optimum opportunity to maximize your profits. Here's how Zurich can help move your F&I business forward:

- **Strategic analysis.** Zurich's F&I income development specialists will analyze your F&I processes and present strategies your dealership can implement to help increase your F&I profits. An ongoing monthly game plan will ensure implementation and follow through.
- **Comprehensive training.** Receive extensive onsite training during start up as well as ongoing training throughout the relationship. From product and system knowledge to sales role playing, Zurich's F&I specialists equip your team with the information and confidence they need to generate more income for your dealership
- **Streamlined Selling System[®] (SSS).** A proprietary tool that allows dealers to customize the presentation of F&I products to fit the specific needs of each customers. Additional value-added tools:
- **F&I Rate TrackSM** Featuring online rating and eContracting. No more rating errors or time-consuming month-end bundling of paper contracts. Contracts can be remitted throughout the month electronically. The tool also allows dealers to capture valuable vehicle and customer information and seamlessly integrate it into a dealer management system.
- **PowerMenuTM** This web-based tool helps dealers realize higher product penetration and ensure full F&I product disclosures. Finance managers can quickly create presentation-quality finance menus.
- **PowerTrackingTM** systems. Generates real-time reports so dealers can analyze the performance of their F&I office(s). Eliminates the need for handwritten logs.
- **Access to Zurich's Dedicated F&I Customer Support Team.** Zurich is committed to providing unparalleled customer support. Our support team is available to respond to any questions you might have regarding Zurich's F&I products or services.

Generating additional income within your F&I office is achievable with Zurich. Find out more about the advantages of your Virginia dealership working with Zurich for your F&I business. Visit FandIResourceCenter.com or call Doug Avery at 804-836-6828.

*Reasonably achievable result, assuming full and complete implementation of Zurich's recommendations.

♦ – As of 8/25/2010. For ratings and financial information about Zurich American Insurance Company, visit www.zurichna.com.

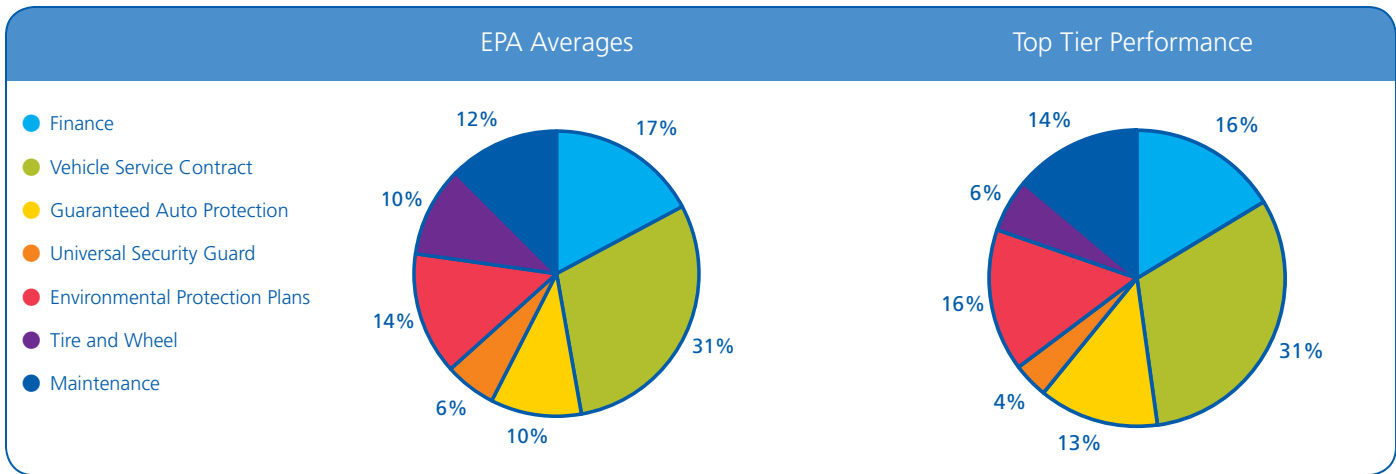
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Zurich Elite Performance™ Account Benchmarks



	Elite Performance™ Account Average		Top Tier Performance	
	Income Per Unit	Penetration %	Income Per Unit	Penetration %
Finance	\$463	69%	\$413	82%
Vehicle Service Contract	\$804	41%	\$792	58%
Guaranteed Auto Protection	\$405	38%	\$395	57%
Universal Security Guard	\$157	7%	\$98	23%
Environmental Protection Plans	\$372	10%	\$392	19%
Tire and Wheel	\$277	17%	\$147	30%
Maintenance	\$336	4%	\$353	24%
PVR	\$864		\$1,208	
Power Rating	117%		211%	

Distribution of Revenue by source - Zurich Elite Performance™ Accounts



Benchmarks represent the collection of raw data for a period of 5 consecutive months from 25 Elite Performance Accounts (EPA) with combined sales of 13,691 retail units that fully implemented and complied with Zurich's recommendations, absent any unanticipated events. This is not a guarantee of results but it is solely intended to illustrate reasonably achievable results by any EPA, assuming full implementation and compliance with Zurich's recommendations. Finance and Guaranteed Auto Protection penetration % is based upon finance contracts sold, all other penetrations are based upon total retail units sold. Performance benchmarks illustrated above are no indication of or guarantee of future similar results.

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